

ALACHUA DIVISION ... OF ... THE MUTUAL LIFE INDUSTRIAL ASSOCIATION OF GEORGIA.

If YOU Have Not a POLICY IN THIS COMPANY, WHY NOT?

It gives protection at actual cost. Local men manage it and prevent any possibility of fraud. It is insurance at actual cost and money kept at home. Its source and origin, purpose and end, is Mutual and Co-operative Help—one thousand persons banded together to INSURE each other AT COST.

For a policy in the ALACHUA DIVISION OF THE MUTUAL LIFE ASSOCIATION of Georgia. Average cost to Policy Holders last year, \$5.49 on a \$1,000 policy. Forty-seven divisions now running. \$24,800,000.00 Insurance in force—now writing more than three millions of dollars a month. Only one thousand members allowed in one division and policy limited to \$1,000. Open to men and women. Initiation fee payable when application is made.

At ages from 16 to 30 Class A.....	\$3.00
At ages from 30 to 40 Class B.....	4.00
At ages from 40 to 50 Class C.....	5.00
At ages from 50 to 60 Class D.....	6.00

These amounts are paid only one time. One year from the date of the policy, and annually thereafter. The annual dues are Class A.....\$.75. The annual dues are Class B.....1.00. The annual dues are Class C.....1.25. The annual dues are Class D.....1.50.

Whenever a death occurs in a division, each member is called upon to pay a death premium of \$1.15. According to the sworn statement of the Company made to the Comptroller General January 1st, 1905, the average cost to the policy holders of Georgia last year to carry a \$1,000 policy was \$5.49.

Paid beneficiaries during the year 1904, \$84,000.00.

\$3,321,000.00 of business written in May, 1905.

Mortality rate last year 3 1-10 per 1,000 policy holders—year before, 3 3-10 per 1,000 policy holders.

EXPERIENCE OF A POLICY-HOLDER IN THE CLARKE COUNTY DIVISION.

This division was organized four years ago; in the

whole of that time there have only been fifteen deaths in that division, which is full and consists of a thousand members, an average of 3 3-4 deaths a year. These are facts.

Let us see what has been the actual cost of a thousand dollars insurance of a member of the Clarke county division who has been in it for the last four years, and who was between the ages of forty and fifty Class C. His initiation fee was \$5.00, 15 death assessments \$1.15 each, \$17.25. There has been three annual dues \$1.25 each, total \$22.25 for four years insurance, or an average of \$5.56 necessary a thousand dollars insurance for a year, between the ages of forty and fifty. A member who is under that age has paid a similar amount. In an old line or stock company, at the same age, would have cost these members \$48.48 per annum. Is there any sense in paying \$48.48 for the same thing that you get for \$5.56 and just as good and just as safe?

What One of Georgia's Greatest Men Has to Say About the Mutual Life of Georgia."

ATHENS, Ga., March 27, 1905.

MR. JOHN A. DARWIN, Secretary and Treasurer, Athens, Ga.
Dear Sir: After making a careful study of the plan of "The Mutual Life Industrial Association of Georgia," I have taken out a policy in it and consider it the most complete solution of life insurance I have ever seen.

I have insurance in old-line and assessment companies and I have decided that "The Mutual Life" is as safe and at the same time lower in cost than any of them.

Yours very truly, HOWELL COBB.

Received through Mr. L. A. House, Secretary and Treasurer, \$1,000 from "The Mutual Life of Georgia," Home Office,

Athens, Ga., as beneficiary under Policy No. 4313, in the Windsor Division. This had only cost my husband \$9.00 for nearly two years. The money was paid me in 24 hours after his death. I beg all women in Georgia to insist on their husbands to take a policy in the Athens Company. (Mrs.) EMMA J. BAKER.

Monroe, Ga., August 14, 1905.

LOCAL DIRECTORY.

H. E. TAYLOR, President—Occupation, Cashier First National Bank of Gainesville, Fla.

T. B. ELLIS, Secy.—Secretary and Treasurer—Occupation, Secretary and Treasurer to the Councilmen of Gainesville.

W. D. DICKINSON, Occupation, Tax Collector of Alachua County.

J. F. BUNCH, Occupation, Dealer in Commercial Fertilizers, Gainesville, Fla.

P. H. BAKER, Occupation, Manufacturer of Naval Stores, Gainesville, Fla.

DR. F. PRESCOTT BULLOCK, Gainesville, Fla.

DR. CURTIS R. SMITH, Hawthorn, Fla.

E. B. HOPSON, Gainesville, Fla.

OLIVER M. FUTCH, Merchant, Alachua, Fla.

SUPREME OFFICERS.

HON. J. L. WEBB, PRESIDENT, Athens, Ga.

JOHN A. DARWIN, GENERAL MANAGER,

B. B. HOPSON, DR. J. C. WRIGHT, SPECIAL AGENTS.

This Division includes ALACHUA, CLAY, PUTNAM, BRADFORD, HAMILTON, SUWANNEE, LEVY, LAFAYETTE, ST. JOHN, MARION, SUMTER, VOLUSIA, DUVAL, BAKER, NASSAU and COLUMBIA COUNTIES.

You owe it to Yourself and to Society that your dependents be placed beyond reach of want in case of your death.

B. B. HOPSON, Div. Mgr.,

Box 105, Gainesville, Fla.

OFFICE: ROOM 7, ENDEL BLOCK.

PANIC OCCURS ON STREET CAR.

VERDICT NOT YET MADE.

Short Circuiting of Controller Box Injures Several Passengers. New York, August 9.—Through the short-circuiting of a controller box on the front of a trolley car on the Brighton Beach line last night two persons were fatally burned and two others seriously injured. Two of the number were women.

A large crowd returning from the beach was on board the car when it was at such time. Four passengers were in the front seat behind the motor man. When the latter threw off the power at Neck road and applied the brakes there was a blinding flash followed by screams of pain from those near the motor box. Enveloped in a smoke of fire, they leaped over the side board and saved themselves from certain death.

At the lights were extinguished and there was a terrific scramble among the crowd to reach the ground. Several men and children were severely burned before order was restored.

RELIGIOUS EDIFICE IS CONSUMED.

One of New York's Finest Churches is Now in Smouldering Ruins. New York, August 9.—St. Thomas Episcopal Church at Fifth avenue and 57th street, one of the most richly endowed religious edifices in America, was wrecked by fire today.

A block of the ruined church stands of half a score of the wealthiest men. On Fifty-seventh street, directly in the rear is the residence of John D. Rockefeller. H. McKay, Colonel J. J. McCool and the late Daniel S. Lamont. The St. Regis is barely one mile away and scores of the finest homes in America are in the vicinity of which St. Thomas church was originally the center. The fire was confined to the church.

Cures Sciatica. Rev. W. L. Riley, L. L. D., Cuba, writes: "After fifteen days of agonizing pain from sciatic rheumatism, under various treatments, I induced to try Ballard's Snow Liniment, the first application giving my relief and the second entire relief, and give it unqualified recommendation." Price \$1.00. Sold by W. M. Riley, L. L. D., Cuba.

Jury in the Sanford Case Still Unable to Agree.

Rome, Ga., August 9.—No verdict has yet been reached in the Sanford murder case, and there has been no intimation from the jury to indicate what will be the result.

This is the fifth day since the jury solemnly filed into the jury room for the first time.

Up to the present the judge has not asked how the jury stood and the result of not a single ballot has been given to the outside world.

Judge Wright has not stated how long he will insist upon holding the jury and the final outcome of the case is still as much a matter of uncertainty as on last Friday morning.

Late last night the jury sang songs to while away the time and the crowd listened in silence as the music drifted through the court house windows and was wafted on the mellow summer air.

The jurors looked haggard and worn this morning as they marched from the boarding house to the jury room and the trying ordeal is telling on them.

Interest continues as great as ever and many insist on remaining within easy reach of the court room should a verdict be announced or should the judge call the jury before him.

Creditors Will Get Interest.

Macon, Ga., August 9.—Not only will the defunct First National bank pay dollar for dollar, but the depositors will be paid some interest on their money and there is a probability of the stockholders getting a portion of their assessment returned. This is according to a statement made by Colonel W. J. Butler, the receiver of the institution. Already the bank has paid out 9% per cent to the depositors but many there were who thought this would be the last dividend. That all will be paid in full will be welcome news to the hundreds who had their all in the ill-fated institution.

Peculiar Disappearance.

J. D. Runyan of Butlerville, O., laid the peculiar disappearance of his painful symptoms of indigestion and biliousness to Dr. King's New Life Pill. He says: "They are a perfect remedy, for diarrhea, sour stomach, headache, constipation, etc." Guaranteed at all drug stores; price 25c.

LOW RATES FOR Special Occasions VIA

SOUTHERN RY.

TWO TRAINS DAILY EAST.

Leave Jacksonville 9:10 a. m., 7:55 p. m.

\$44.25 Atlantic City, N. J., and return. On sale daily. Limit October 31, 1905.

\$64.75 Bar Harbor, Maine, and return. On sale daily. Limit October 1, 1906.

\$87.00 Washington, D. C., and return. On sale daily. Limit October 31, 1905.

TWO TRAINS Daily West.

Leave Jacksonville 7:45 p. m., 7:55 p. m.

\$46.05 Chicago, Ill., and return. On sale daily. Limit October 31, 1906.

Dining Cars. Service à la carte.

Sleeping car reservations and detailed information cheerfully furnished upon application. Passenger office 108 West Bay Street. Telephone 743. J. C. LUSK, District Passenger Agt. Jacksonville, Fla.

Very Low Rate Round-Trip Summer Tourist Tickets

On sale daily to various resorts North and West, limited October 21st to return, including Chicago, Milwaukee, Minneapolis, St. Paul, Denver, Colorado Springs, Pueblo.

Extremely low rates to Portland, Ore., account Lewis & Clark Centennial Exposition; also to San Francisco and Los Angeles.

Only line operating through sleepers from Florida to Chicago.

Only line operating through sleepers from Florida to St. Louis with dining car service.

Through tourist sleepers to California. Free reclining chair cars. Finest dining car service in the South.

Ask for tickets via L. & N.

For rates and schedules to any point North or West, and for Pullman reservations, call on or write GEO. E. BERRING, Fla. Pass. Agt. L. & N. R. R., 26 W. Bay St., Jacksonville, Fla.

Gainesville & Gulf Railway Company

THE FRUIT & VEGETABLE ROUTE OF FLORIDA.

Time Table in effect July 9, 1905.

No. 6. Daily Excl. Sunday	No. 4. Daily	No. 2. Daily	STATIONS.	No. 1. Daily	No. 8. Daily Excl. Sunday
Lv A M Lv P M Lv A M				Ar P M Ar A M	Ar P M
7 45			Fairfield.....	6 50	
7 55			Irvine.....	6 00	
8 00			Dunbarian.....	5 55	
8 05			Southside.....	5 50	
8 10			Hickman.....	5 45	
8 15			Lake Simonton.....	5 40	
8 30			Micanopy.....	5 35	
8 38			Tacoma.....	5 30	
8 45			Kirkwood.....	5 15	
8 50			Glyatt.....	5 10	
9 08			Wacoochota.....	4 55	
9 15			Rocky Point.....	4 50	
9 45 Ar			Gainesville.....	4 10	
11 00 Lv	6 15 Lv	6 30	Bellamy.....	3 20	10 10 Ar
11 35	6 40	6 55	Cyril.....	3 55	2 30
12 00	6 55	7 05	Graham.....	4 40	9 30
12 20	7 03	7 12	Rampon City.....	8 32	9 22
12 40	7 15 Ar	7 28	Palatka, G. S. & F.	8 20	9 10
	9 30	10 30		5 50	6 00
	8 48	8 45	Lake City, G. S. & F.	7 04	7 42
	8 10 p		Tallahassee, S. A. L.	1 48	p
	11 05	11 00 p	Valdosta, G. S. & F.	4 60	5 20
	3 55	4 29 p	Macon, G. S. & F.	11 39	12 40
	7 35	7 55 p	Atlanta, C. of Ga.	7 50	8 00
				Lv A M	Lv P M

* Trains 3 and 4 do not run between Gainesville and Fairfield

L. E. BARKER, General Superintendent.

J. F. HILL, Agent. J. D. WATKINS, General Agent.

Established 1878

H. F. DUTTON & CO.

BANKERS.

Do a general banking business, buy and sell Foreign and Domestic Exchange. The interests of banks, bankers, corporations, farmers, merchants and